Case 14-44576 Doc 1 Filed 12/15/14 Entered 12/15/14 15:46:09 Desc Main Document Page 1 of 52

United States Bankruptcy Court Northern District of Illinois							Voluntary Petition				
Name of De Warricks			er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse)) (Last, First	, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Or (inclu	ther Names de married,	used by the J maiden, and	oint Debtor trade names	in the last 8 years):
Last four dig (if more than one	, state all)	Sec. or Indi	vidual-Taxpa	yer I.D. (ITIN)/Com	plete EIN	Last f	our digits o than one, state	f Soc. Sec. or	Individual-	Taxpayer I.D. (ITIN) No./Complete EIN
	ss of Debto		Street, City, a	nd State)	:	ZIP Code		Address of	Joint Debtor	(No. and St	reet, City, and State): ZIP Code
G t CD	* 1	Cd D:	' 1 DI (. D		60188		f D: 1-	£ 41	Data at a a 1 DI	
County of Ro DuPage	esidence or	of the Princ	cipal Place of	Business	3:		Count	y of Reside	ence or of the	Principal Pl	ace of Business:
Mailing Add	ress of Deb	otor (if diffe	rent from stre	et addres	s):		Mailiı	ng Address	of Joint Debte	or (if differe	nt from street address):
					г	ZIP Code	<u> </u>				ZIP Code
Location of I (if different f	ocation of Principal Assets of Business Debtor if different from street address above):										
(F		Debtor	t)			of Business	S				otcy Code Under Which iled (Check one box)
(Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) (Check one box) □ Health Care Business □ Single Asset Real Estate as in 11 U.S.C. § 101 (51B) □ Railroad □ Stockbroker □ Commodity Broker □ Clearing Bank				s defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ C of ☐ C of	hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Nonmain Proceeding			
Country of de	-	5 Debtors	·········	Othe		mpt Entity	v	-			e of Debts k one box)
Each country by, regarding,	in which a fo	oreign procee	ding	unde		, if applicable applicable application in the United States of the Unite	le) zation states	defined "incurr	are primarily co I in 11 U.S.C. § ed by an indivi- onal, family, or I	101(8) as dual primarily	business debts.
_			heck one box)			one box:		-	ter 11 Debt	
attach sign debtor is u Form 3A.	to be paid in ned application nable to pay	installments on for the cou fee except in	(applicable to irt's considerati i installments. I	on certifyi Rule 1006(ng that the b). See Office	Check	Debtor is not if: Debtor's agg	a small busing regate nonco \$2,490,925 (ntingent liquida	lefined in 11 V	C. § 101(31D). U.S.C. § 101(51D). Cluding debts owed to insiders or affiliates) on 4/01/16 and every three years thereafter).
			ible to chapter art's considerati			3B. 🗒		of the plan w		epetition fron	n one or more classes of creditors,
	stimates tha	t funds will	ation be available exempt prop					es naid		THIS	S SPACE IS FOR COURT USE ONLY
there will	be no fund	ls available	for distributi				iive expens	zs paiu,			
Estimated Nu 1- 49	umber of Ci 50- 99	reditors	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated As \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			
Estimated Li \$0 to \$50,000	abilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Warricks, John W Jr. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Derrick B. Hager **December 15, 2014** Signature of Attorney for Debtor(s) (Date) Derrick B. Hager 6286310 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Page 3 of 52 Document **B1** (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ John W Warricks, Jr.

Signature of Debtor John W Warricks, Jr.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 15, 2014

Date

Signature of Attorney*

X /s/ Derrick B. Hager

Signature of Attorney for Debtor(s)

Derrick B. Hager 6286310

Printed Name of Attorney for Debtor(s)

Derrick b. Hager, P.C.

Firm Name

1525 Kautz Rd. Suite 400

West Chicago, IL 60185

Address

Email: dirkhager@sbcglobal.net

630-587-7490 Fax: 630-587-7493

Telephone Number

December 15, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Warricks, John W Jr.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

		Not then District of Inmois		
In re	John W Warricks, Jr.		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2				
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.					
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.					
I certify under penalty of perjury that the inf	formation provided above is true and correct.				
	s/ John W Warricks, Jr. ohn W Warricks, Jr.				
Date: December 15, 2014	4				

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	e 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, of through the Internet.); ☐ Active military duty in a military combat zone.	or
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: John W Warricks, Jr.	
Date: December 15, 2014	

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	John W Warricks, Jr.		Case No.	
_		Debtor		
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	4,185.58		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,631.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		19,580.22	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,733.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,818.00
Total Number of Sheets of ALL Schedu	ıles	18			
	T	otal Assets	4,185.58		
			Total Liabilities	21,211.22	

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	John W Warricks, Jr.		Case No.	
,	· · · · · · · · · · · · · · · · · · ·	Debtor		
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	1,631.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,631.00

State the following:

Average Income (from Schedule I, Line 12)	1,733.00
Average Expenses (from Schedule J, Line 22)	2,818.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	3,082.54

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	1,631.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		19,580.22
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		19,580.22

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B6A (Official Form 6A) (12/07)

In re	John W Warricks, Jr.		Case No.	
		Debtor ,	Case 110.	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	John W Warricks, Jr.	Case No.	
		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	on person	-	40.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	West Suburban Bank - checking	-	11.58
3.	Security deposits with public utilities, telephone companies, landlords, and others.	residential lease	-	1,000.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	typical household furniture & electronics	-	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	necessary wearing apparel	-	300.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		

2 continuation sheets attached to the Schedule of Personal Property

2,101.58

Sub-Total >

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In re	John W Warricks, Jr.	Case No	

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor		nticipated 2013 income tax refund	-	684.00
	including tax refunds. Give particulars.		atticipated 2014 income tax refund	-	1,000.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(To	Sub-Tota of this page)	al > 1,684.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	John W Warricks, Jr.	Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	199	9 Buick Regal, 178,000 miles	-	400.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total > 4,185.58

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

400.00

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B6C (Official Form 6C) (4/13)

In re	John W Warricks, Jr.	Case No.	
-	·	Debtor	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand on person	735 ILCS 5/12-1001(b)	40.00	40.00
Checking, Savings, or Other Financial Accounts, C West Suburban Bank - checking	Certificates of Deposit 735 ILCS 5/12-1001(b)	11.58	11.58
Security Deposits with Utilities, Landlords, and Other residential lease	ners 735 ILCS 5/12-901	1,000.00	1,000.00
Household Goods and Furnishings typical household furniture & electronics	735 ILCS 5/12-1001(b)	750.00	750.00
Wearing Apparel necessary wearing apparel	735 ILCS 5/12-1001(a)	300.00	300.00
Other Liquidated Debts Owing Debtor Including Ta anticipated 2013 income tax refund	<u>x Refund</u> 735 ILCS 5/12-1001(b)	684.00	684.00
antticipated 2014 income tax refund	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 1999 Buick Regal, 178,000 miles	735 ILCS 5/12-1001(c)	400.00	400.00

Total: 4,185.58 4,185.58

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B6D (Official Form 6D) (12/07)

In re	John W Warricks, Jr.	Case No.
_		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFLXGENT	UNLLQULDATED	D I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.						П		
Treesum No.								
			Value \$					
Account No.			Value \$					
Account No.								
	L		Value \$			Ц		
continuation sheets attached			S (Total of th	ubte iis p				
			(Report on Summary of Sci		ota ule	- 1	0.00	0.00

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B6E (Official Form 6E) (4/13)

In re	John W Warricks, Jr.	Case No	
-		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the approschedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column la "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	John W Warricks, Jr.	Case No	
_		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. 2972 2011 income taxes Illinois Department of Revenue 0.00 PO Box 9001 Springfield, IL 62794-9001 210.00 210.00 Account No. xxx-xx-2972 2011 income taxes Internal Revenue Service (1/1/11) 0.00 PO Box 7346 Philadelphia, PA 19101-7346 1,421.00 1,421.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 1,631.00 Schedule of Creditors Holding Unsecured Priority Claims 1,631.00 Total 0.00 (Report on Summary of Schedules) 1,631.00 1,631.00 Case 14-44576 Doc 1 Filed 12/15/14 Entered 12/15/14 15:46:09 Desc Main Document Page 18 of 52

B6F (Official Form 6F) (12/07)

In re	John W Warricks, Jr.	Case No	_
		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

8								
CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Č	U	Ŀ	ΣŢ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H		COXTLXGEX	QU	L	J T	AMOUNT OF CLAIM
Account No. 1335946			Opened 1/01/12 Collection Attorney Winfield Radiology	T N	D A T E D		Ī	
Atg Credit 1700 W Cortland St Ste 2 Chicago, IL 60622		-	Consultants					70.00
Account No. 869299	\vdash		Opened 3/01/11	+		t	\dagger	
Atg Credit 1700 W Cortland St Ste 2 Chicago, IL 60622		-	Collection Attorney Winfield Radiology Consultants					17.00
Account No. 003 157054	\vdash	_	Medical Treatment	+		L	+	17.00
Central DuPage Emergency PHYS PO Box 366 Hinsdale, IL 60522		-						
								46.00
Account No. 7954414001 Central DuPage Hospital 25 N. Winfield Rd. Winfield, IL 60190		-	9/21/11 Medical Treatment					
		L		\perp	$oxed{L}$	L	\downarrow	663.00
_3 continuation sheets attached			(Total of	Subt)	796.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	John W Warricks, Jr.	Case No.	
_	-	Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

National Applies National Ap									
Section Contral DuPage Hospital 25 N. Winfield Rd. Winfield, IL 60190	MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	COXHLXGEX	Ιb	ΙĒ	- 1	AMOUNT OF CLAIM
25 N. Winfield Rd. Winfield, IL 60190 Account No. 1194925 Dynia & Associates LLC 4849 N. Milwaukee Ave., Ste. 801 Chicago, IL 60630 Account No. 2972 Illinois Dept of Employment Securit PO Box 19286 Springfield, IL 62794 In Patient Consultants of IL PO Box 92934 Los Angeles, CA 90009-2934 Account No. DuPage Co. 2013SR0535 Liberty Mutal Insurance Co. C/o Abrams & Abrams, P.C. 180 W. Washington St. Ste. 910 Chicago, IL 60602 Subtotal Collections for GE Money 1,959.00 1,944.00 1,044.00 1,044.00 1,044.00 1,040	Account No. 7933481001	Γ			T	E	1		
Dynia & Associates LLC	25 N. Winfield Rd.		-						1,959.00
Account No. 2972	Account No. 1194925	t	\vdash	collections for GE Money	+		t	\dagger	
Account No. 2972 alleged overpayment of unemployment compensation 1,000.00	4849 N. Milwaukee Ave., Ste. 801		-						
Illinois Dept of Employment Securit PO Box 19286 Springfield, IL 62794 Account No. IPC2268823 In Patient Consultants of IL PO Box 92934 Los Angeles, CA 90009-2934 Account No. DuPage Co. 2013SR0535 Liberty Mutal Insurance Co. c/o Abrams & Abrams, P.C. 180 W. Washington St. Ste. 910 Chicago, IL 60602 Subtotal 1,000.00 1									1,044.00
Account No. IPC2268823 In Patient Consultants of IL PO Box 92934 Los Angeles, CA 90009-2934 Account No. DuPage Co. 2013SR0535 Liberty Mutal Insurance Co. c/o Abrams & Abrams, P.C. 180 W. Washington St. Ste. 910 Chicago, IL 60602 Sheet no. 1 of 3 sheets attached to Schedule of Subtotal	Illinois Dept of Employment Securit PO Box 19286		-						1.000.00
Account No. DuPage Co. 2013SR0535 Liberty Mutal Insurance Co. c/o Abrams & Abrams, P.C. 180 W. Washington St. Ste. 910 Chicago, IL 60602 Sheet no1 of _3 sheets attached to Schedule of	In Patient Consultants of IL PO Box 92934	-	_	1					
Liberty Mutal Insurance Co. c/o Abrams & Abrams, P.C. 180 W. Washington St. Ste. 910 Chicago, IL 60602 Sheet no1 of _3 sheets attached to Schedule of		Ļ	L		ot	L	ļ	\downarrow	193.00
12.241.22	Liberty Mutal Insurance Co. c/o Abrams & Abrams, P.C. 180 W. Washington St. Ste. 910]	-	1					8,045.22
			-					\int	12,241.22

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In re	John W Warricks, Jr.	Case No.	
_	-	Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	C	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGEN	QULD		AMOUNT OF CLAIM
Account No.]		gym membership	T	A T E		
Lifetime Fitness 455 Scott Dr. Bloomingdale, IL 60108		-			D		150.00
Account No. 8120190077	┢		Opened 1/01/12	+			
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606		_	Collection Attorney Dupage Medical Group				1,659.00
Account No. 8120190076	T		Opened 1/01/12	1			
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606		-	Collection Attorney Dupage Medical Group				1,582.00
Account No. 8112081595	t		Opened 7/01/11		T		
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606		-	Collection Attorney Adventist Glenoaks Hospital				95.00
Account No. 635221	╁		9/13/11	+	H	\vdash	
West Central Anesthesiology Group 8386 Solutions Center Chicago, IL 60677-8003		-	Medical Treatment				2,987.00
Sheet no. 2 of 3 sheets attached to Schedule of	_		ı	Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				6,473.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	John W Warricks, Jr.	Case No.	
III IC	John W Warricks, Jr.	Case IVO.	
-		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

1	_						
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		U N	D	
MAILING ADDRESS	D E	Н	DATE CLAIM WAS INCURRED AND	N T	L	S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B T	W J	CONSIDERATION FOR CLAIM. IF CLAIM	I N	Q U	U	AMOUNT OF CLAIM
(See instructions above.)	CODEBTOR	С	IS SUBJECT TO SETOFF, SO STATE.	G	Ī	DISPUTED	And Correction Chambre
Account No. 75679			Medical Treatment	CONTINGENT	UNLIQUIDATED		
				L	D		
Winfield Radiology Consultants							
25 N. Winfield Rd.		-					
Winfield, IL 60190							
							70.00
Account No.				T			
Account No.							
				\perp			
Account No.							
				丄			
Account No.							
				上			
Sheet no. 3 of 3 sheets attached to Schedule of				Sub			70.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	. 5.00
				Т	ota	ıl	
			(Report on Summary of So	hec	lule	es)	19,580.22

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B6G (Official Form 6G) (12/07)

In re	John W Warricks, Jr.	Case No.	
III IE	John W Warricks, Jr.	Case No.	
		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 14-44576 Doc 1 Filed 12/15/14 Entered 12/15/14 15:46:09 Desc Main Document Page 23 of 52

B6H (Official Form 6H) (12/07)

т.			G N	
In re	John W Warricks, Jr.		Case No.	
		Debtor	•?	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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	in this information to identify your control								
Del	otor 1 John W War	ricks, Jr.			-				
_	otor 2 buse, if filing)				-				
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_				
	se number nown)		-			An amended A suppleme	J		n chapter
0	fficial Form B 6I					MM / DD/ Y		wing date.	
S	chedule I: Your Inc	ome				IVIIVI / DD/ I			12/13
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	r spouse is not filing w	ith you, do not includ	e inforn	nation abo	out your spo	use. If more	space is I	needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-filin	g spouse	
	If you have more than one job,	Employment status	☐ Employed			☐ Emplo	-		
	attach a separate page with information about additional	,	■ Not employed			☐ Not er	nployed		
	employers.	Occupation	laid off						
	Include part-time, seasonal, or self-employed work.	Employer's name				<u> </u>			
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed t	here?			_			
Pai	Give Details About Mor	nthly Income							
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to rep	oort for a	any line, w	rite \$0 in the	space. Includ	de your nor	n-filing
-	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	for all e	mployers f	or that persor	n on the lines	s below. If y	you need
					For D	Debtor 1	For Debto		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	0.00	\$	N/A	

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Del	otor 1	John W Warricks, Jr.	_	Case	e number (if known)		
				Fo	r Debtor 1		Debtor 2 or filing spouse
	Cop	y line 4 here	4.	\$	0.00	\$	N/A
5.	List	all payroll deductions:					
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	N/A
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A
	5e.	Insurance	5e.	\$	0.00	\$	N/A
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A
	5g.	Union dues	5g.	\$	0.00	\$	N/A
	5h.	Other deductions. Specify:	5h.+	\$		+ \$	N/A
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— 6.	\$	0.00	\$	N/A
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	¢ –	0.00	\$ \$	
			7.	Ψ_	0.00	Ψ	N/A
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$	0.00	\$	N/A
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	t 8c.	\$	0.00	\$	N/A
	8d.	Unemployment compensation	8d.	\$	0.00	\$	N/A
	8e.	Social Security	8e.	\$	0.00	\$	N/A
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: unemployment compensation Pension or retirement income	e 8f. 8g.	\$_ \$_	1,733.00 0.00	\$ \$	N/A N/A
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$	N/A
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1,733.00	\$	N/A
10	Cald	culate monthly income. Add line 7 + line 9.	10. \$		1 733 00 + \$		N/A = \$ 1,733.00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	10. 5		1,733.00 + \$_		N/A = \$ 1,733.00
11.	Stat Inclu	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not	r depend				chedule J. 11. +\$ 0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes					12. \$1,733.00
13.	Do y	you expect an increase or decrease within the year after you file this form No.	1?				monthly income
	_	Yes Explain:					

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Fill	in this inform	ation to identify yo	our case:							
	otor 1					Chec	k if this is:			
Den	ntor r	John W War	ricks, Jr.				An amended filing			
Deb	tor 2						A supplement show	ving post-petition chapter		
(Spo	ouse, if filing)						13 expenses as of	the following date:		
Unit	ed States Bank	cruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS	MM / DD / YYYY				
	e number							A separate filing for Debtor 2 because Debtor		
(IT KI	nown)					•	z maintains a sepai	rate nousenoid		
Of	fficial Fo	orm B 6J								
		J: Your	_ Exner	1989				12/1	12	
				If two married people ar	e filing together, bo	oth are equa	ally responsible fo		_	
info	ormation. If n		eded, atta	ch another sheet to this						
Par		ribe Your House	hold							
1.	Is this a joi	int case?								
	■ No. Go t □ Yes. Do	o line 2. es Debtor 2 live i	in a separa	ate household?						
		No	•							
			st file a sep	arate Schedule J.						
2.	Do you hav	ve dependents?	□ No							
	Do not list I Debtor 2.	Debtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?		
	Do not state	e the			_		_	□ No		
	dependents	s' names.			Daughter		8	Yes		
								□ No		
								☐ Yes		
								□ No		
								☐ Yes		
								□ No □ Yes		
3.	Do your ex	penses include	_	No				⊔ Yes		
•	expenses of	of people other the	han 🗖	Yes						
	<u> </u>		into:							
		nate Your Ongoi		y Expenses uptcy filing date unless y	ou are using this fo	orm as a sui	oplement in a Cha	pter 13 case to report	_	
exp		a date after the l		y is filed. If this is a supp						
				government assistance i						
	value of suc ficial Form 6		d have inc	luded it on Schedule I: \	our Income		Your expe	enses		
4.			hin ovnon	eas for your residence	nclude first mortgage					
4.		and any rent for the		ses for your residence. I r lot.	nciude ilist mortgage	4. \$		1,400.00		
	If not inclu	ded in line 4:								
	4a. Real	estate taxes				4a. \$		0.00		
	•	erty, homeowner's	•			4b. \$		0.00		
		e maintenance, re				4c. \$		0.00		
E		eowner's associat			and a manager to a	4d. \$		0.00		
5.	Additional	mortgage payme	ents tor yo	our residence, such as ho	me equity loans	5. \$		0.00		

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ebtor 1 <u>Joh</u>	n W Warricks, Jr.	Case num	ber (if known)	
Utilities:				
	tricity, heat, natural gas	6a.	\$	220.00
	er, sewer, garbage collection	6b.	·	45.00
	phone, cell phone, Internet, satellite, and cable services	6c.		280.00
	r. Specify:	6d.		0.00
	housekeeping supplies	7.	\$	600.00
	and children's education costs	8.	\$	0.00
	aundry, and dry cleaning	9.	\$	40.00
•	eare products and services	10.		10.00
	nd dental expenses	11.		30.00
	ation. Include gas, maintenance, bus or train fare.		Ψ	30.00
-	ude car payments.	12.	\$	150.00
	nent, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
Charitable	contributions and religious donations	14.	\$	0.00
Insurance				
	ude insurance deducted from your pay or included in lines 4 or 20.			
15a. Life i		15a.		0.00
	th insurance	15b.		0.00
	cle insurance	15c.	·	43.00
	r insurance. Specify:	15d.	\$	0.00
	not include taxes deducted from your pay or included in lines 4 or 20.		_	
Specify:		16.	\$	0.00
	t or lease payments:	170	¢.	0.00
	payments for Vehicle 1 payments for Vehicle 2	17a.	·	0.00
	•	17b.		0.00
17c. Othe		17c.		0.00
17d. Othe	nents of alimony, maintenance, and support that you did not report	17d.	\$	0.00
	irom your pay on line 5, Schedule I, Your Income (Official Form 6I).	as 18.	\$	0.00
	ments you make to support others who do not live with you.		\$	0.00
Specify:	,	19.	· —	0.00
	property expenses not included in lines 4 or 5 of this form or on So	chedule I: Yo	our Income.	
	gages on other property	20a.		0.00
20b. Real	estate taxes	20b.	\$	0.00
20c. Prop	erty, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Main	tenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Hom	eowner's association or condominium dues	20e.	\$	0.00
Other: Spe	ecify:	21.	+\$	0.00
	· _		· ·	
	chly expenses. Add lines 4 through 21.	22.	\$	2,818.00
	s your monthly expenses. your monthly net income.			
	/ line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,733.00
	y your monthly expenses from line 22 above.	23b.		2,818.00
_00. Oop;	, jour monthly expended from the 22 above.	200.		2,010.00
23c. Suht	ract your monthly expenses from your monthly income.			
	result is your monthly net income.	23c.	\$	-1,085.00
For example	pect an increase or decrease in your expenses within the year after, do you expect to finish paying for your car loan within the year or do you expect y to the terms of your mortgage?			or decrease because of a
Yes.				

Document

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	John W Warricks, Jr.			Case No.				
		Debtor(s)		Chapter	7			
	DECLARATION CONCERNING DEBTOR'S SCHEDULES							
	DECLARATION UNDER P	ENALTY (OF PERJURY BY INDIVI	DUAL DEI	BTOR			
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.							
	sheets, and that they are true and correct to the	ic ocst of in	, knowledge, mrormation,	una sener.				
Date	December 15, 2014	Signature	/s/ John W Warricks, Jr					
			John W Warricks, Jr.					
			Debtor					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B6 Declaration (Official Form 6 - Declaration). (12/07)

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United States Bankruptcy Court Northern District of Illinois

In re	John W Warricks, Jr.		Case No.	
		Debtor(s)	Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ____19__ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date December 15, 2014 Signature

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	John W Warricks, Jr.	Case No.		
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

Community Property Management

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$37,923.00	2014, year-to-date:
	Community Property Management
\$41,717.00	2013:
	Community Property Management
\$40,622.00	2012:

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2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

None

Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ **TRANSFERS**

AMOUNT PAID OR VALUE OF **TRANSFERS**

AMOUNT STILL **OWING**

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Liberty Mutual Insurance Co. v. John Warricks & **Dawn Carotenuto** 2013SR0535

NATURE OF **PROCEEDING** Uninsured **Motorist Claim** COURT OR AGENCY AND LOCATION 18th Judicial Circuit **Dupage County** Wheaton, IL 60187

STATUS OR DISPOSITION **Judgment**

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 $[^]st$ Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Derrick B. Hager, PC Attorney at Law 1525 Kautz Rd. Suite 400 West Chicago, IL 60185

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR December 12, 2014

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

court filing fe \$335 credit report \$33 attorney fees \$1000 credit counseling (paid direct to provider) \$15

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS OF DATE OF ENVIRONMENTAL GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six vears immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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B7 (Official Form 7) (04/13)

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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B7 (Official Form 7) (04/13)

8

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 15, 2014

Signature /s/ John W Warricks, Jr.

John W Warricks, Jr.

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B7 (Official Form 7) (04/13)

25. Pension Funds.

None If the del

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 15, 2014

Signature __

John W Warricks, Jr.

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

	Northern Dis	strict of Illinoi	is	
In re John W Warricks, Jr.			Case No.	
	I	Debtor(s)	Chapter	7
	INDIVIDUAL DEBTO			
PART A - Debts secured by property property of the estate. Attack			impleted for EAC	n debt which is secured by
Property No. 1				
Creditor's Name: -NONE-		Describe Prop	perty Securing Deb	t:
Property will be (check one): ☐ Surrendered	☐ Retained			
If retaining the property, I intend to (che ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11	U.S.C. § 522(f)).	
Property is (check one): ☐ Claimed as Exempt		☐ Not claimed	l as exempt	
PART B - Personal property subject to u Attach additional pages if necessary.)	unexpired leases. (All three	columns of Par	t B must be complet	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be U.S.C. § 365	e Assumed pursuant to 11 5(p)(2):
I declare under penalty of perjury tha personal property subject to an unexp		intention as to	any property of my	estate securing a debt and/or
Date December 15, 2014		/s/ John W War John W Warric		

Debtor

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	John W Warricks, Jr.			Case No.	·
			Debtor(s)	Chapter	7
PART	CHAPTER A - Debts secured by proper property of the estate. Atta		nust be fully c		
Proper	ty No. 1				
Credit -NONE	or's Name: -		Describe Pro	perty Securing Debt	:
	ty will be (check one): Surrendered	☐ Retained			
	ning the property, I intend to (c Redeem the property Reaffirm the debt Other. Explain	·	oid lien using 11	l U.S.C. § 522(f)).	
	y is (check one): Claimed as Exempt		☐ Not claime	d as exempt	
	B - Personal property subject to additional pages if necessary.)	unexpired leases. (All three	columns of Pa	rt B must be complet	ed for each unexpired lease.
Propert	y No. 1				
Lessor -NONE	's Name: -	Describe Leased Pro	operty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 (p)(2): NO
oersona	e under penalty of perjury th Il property subject to an unex December 15, 2014	pired lease.		any property of my	estate securing a debt and/o

John W Warricks, Jr.

Debtor

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United States Bankruptcy Court Northern District of Illinois

In re	e John W Warricks, Jr.		Case N	To	
		Debtor(s)	Chapte	r 7	
	DISCLOSURE	C OF COMPENSATION OF A	TTORNEY FOR	DEBTOR(S)	
	paid to me within one year before th	Bankruptcy Rule 2016(b), I certify that I am e filing of the petition in bankruptcy, or agreion of or in connection with the bankruptcy	ed to be paid to me, for		
	For legal services, I have agree	d to accept	\$	1,000.00	
	Prior to the filing of this statem	ent I have received	\$	1,000.00	
				0.00	
2.	\$	een paid.			
3.	The source of the compensation paid	I to me was:			
	■ Debtor □ Other (sp	pecify):			
4.	The source of compensation to be pa	aid to me is:			
	■ Debtor □ Other (sp	pecify):			
5.	■ I have not agreed to share the ab	ove-disclosed compensation with any other	person unless they are m	embers and associate	es of my law firm.
		-disclosed compensation with a person or pe with a list of the names of the people sharing			ny law firm. A
6.	In return for the above-disclosed fee	e, I have agreed to render legal service for all	aspects of the bankrupto	cy case, including:	
	 b. Preparation and filing of any petic. c. Representation of the debtor at the d. [Other provisions as needed] Negotiations with secureaffirmation agreement 	situation, and rendering advice to the debto tion, schedules, statement of affairs and plane meeting of creditors and confirmation hear red creditors to reduce to market values and applications as needed; prepare of liens on household goods.	n which may be required ring, and any adjourned ue; exemption planni	; hearings thereof; ng; preparation ar	nd filing of
7.	By agreement with the debtor(s), the Representation of the cany other adversary pro	above-disclosed fee does not include the for debtors in any dischargeability action occeding.	llowing service: s, judicial lien avoida	nces, relief from s	stay actions or
		CERTIFICATION			
	I certify that the foregoing is a comp bankruptcy proceeding.	lete statement of any agreement or arrangen	nent for payment to me for	or representation of the	ne debtor(s) in
Date	ed: December 15, 2014	/s/ Derrick	B. Hager		
			Hager 6286310		
		Derrick b. ł 1525 Kautz			
		Suite 400			
			ıgo, IL 60185 90 Fax: 630-587-749	3	
			sbcglobal.net	-	

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Chapter 7 Consumer Bankruptcy Retainer Agreement for Legal Services

I/We the undersigned, John W. Wayndes JV., (hereinafter the "CLIENT(s)") retain the law firm (herein
after "THE FIRM") of Derrick B. Hager, Attorney at Law, (hereinafter the "ATTORNEY") for the purpose of performing legal services related to
the filing of a petition in Bankruptcy under Chapter 7 of the United States Bankruptcy Code. The terms and conditions of the representation for legal
services as set forth below contains the whole agreement between the Parties relating to the transactions contemplated by this Agreement and
supersedes all previous understandings and agreements between the Parties relating to these transactions. Each Party acknowledges that, in agreeing
to enter into this Agreement, it has not relied on any representation, warranty, collateral contract or other assurance (except those set out in this
Agreement and any documents referred to in it) made by or on behalf of any other Party or any other person whatsoever before the execution of this
Agreement. Each Party waives all rights and remedies which, but for this Clause, might otherwise be available to it in respect of any such
representation, warranty, collateral contract or other assurance, provided that nothing in this Clause shall limit or exclude any liability for willful
misconduct or fraud.
TOTAL PROPERTY OF COURT

1. TOTAL FEES AND COSTS.

The total fees and costs of the	is representation for legal services is $\frac{1363}{4}$. This total amount consists of:
s	in attorney fees; \$ for performance of legal services related to the
filing of a petition in Bankru	otcy under Chapter 7 of the Bankruptcy Code, including but not limited to, the drafting, preparation, analyzing
and finalization of all require	d documents, statements, schedules and statements of financial affairs, plus, if applicable, an additional
\$	for legal services related to the drafting, preparation and filing of a motion(s) to avoid a judicial lien(s) and
related court appearance;	
s 335, 4	_ in court filing fees;
s33. 62	for a credit report;
s	for tax transcripts, and;

The cost for Credit Counseling/Debtor Education fees and/or third-party records search and verification services as applicable (i.e. paid comparative market analysis services, real estate or personal property appraisals, title searches, lien searches, etc.) are either billed separately or are paid directly to the particular service provider.

PRE PETITION PAYMENT UNDERSTANDING.

CLIENT(s) hereby understands that THE FIRM will not perform any of the above described services until the fees are paid in full; thereafter the petition in Bankruptcy under Chapter 7 of the Bankruptcy Code will be filed as soon as practicably possible (Attorney reserves the privilege to hold the petition for actual filing until either he has at least three other similar petitions ready to file or the next calendar Saturday, whichever occurs first in time, in order to maximize efficient use of the Attorney's time and minimize expense to the Client).

THE ABOVE-DISCLOSED FEES AND COSTS DO NOT INCLUDE THE FOLLOWING SERVICE(S): Under Bankruptcy law, representation of the debtors in any dischargeability actions, judicial lien avoidances that come to the attention of the Attorney after the filing of the petition, relief from stay actions or any other adversary proceeding; any non-bankruptcy related services, including but not limited to, assistance and advice regarding mortgage loan modifications, home owner's association disputes of any type or nature, disputes with utility companies regarding security deposits and/or shut-offs, and any other state law related matters.

2. ADDITIONAL FEES AND COSTS WHICH MAY BE REQUIRED ON A PER INCIDENT BASIS.

CLIENT(s) hereby acknowledges and understands that the above described "TOTAL FEES AND COSTS" are exclusive of the following additional fees and costs which will be assessed on a per incident basis:

- A. THE FIRM prefers that you NOT refer creditors and collection contacts to THE FIRM until after the petition in bankruptcy has been filed and a case number is assigned. Creditors who are otherwise prohibited from continuing their collection efforts after a case is actually filed and a case number is assigned, are NOT PROHIBITED FROM CONTINUING THEIR COLLECTION EFFORTS JUST BECAUSE YOU HAVE RETAINED AN ATTORNEY FOR THAT PURPOSE. If you decide to provide creditors or others trying to collect a debt from you with the contact information of THE FIRM, THE FIRM reserves the right to bill you Twenty-Five Dollars (\$25.00) for each collection call we are made to field and respond to.
- B. THE FIRM strongly encourages CLIENT(s) to provide a complete list of all creditors (including the creditors' names, addresses, telephone numbers, account number and current balance owing) BEFORE the petition in bankruptcy is filed. Purposely leaving a 1525KAUTZ RD., SUITE 400, WEST CHICAGO, IL 60185 * (630)587-7490 FAX (630) 587-7493.

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known creditor off the list of creditors is considered bankruptcy frankruptcy frankruptcy

- 3. PRE-PETITION CREDIT COUNSELING. The CLIENT acknowledges that he/she is required under the Bankruptcy Code to participate in an approved pre-petition credit counseling course and that he/she must obtain a certificate of completion of said course within 180 days of filing for bankruptcy before his/her case will be allowed to proceed. Unless provided for in paragraph one above, the cost related to participation in the credit counseling course is the responsibility of the CLIENT and is a separate cost not included in the fees and costs described in paragraph one.
- 4. PRE-DISCHARGE DEBTOR EDUCATION. The CLIENT acknowledges that he/she is required under the Bankruptcy Code to participate in an approved pre-discharge debtor education course and that he/she must obtain a certificate of completion of said course and provide such to the Court no later than 45 days following the First Meeting of the Creditors. Unless provided for in paragraph one above, the cost related to participation in the debtor education course is the responsibility of the CLIENT and is a separate cost not included in the fees and costs described in paragraph one. The CLIENT further acknowledges that FAILURE TO SIT FOR THE COURSE AND OBTAIN AND PROVIDE TO THE COURT THE CERTIFICATE OF COMPLETION WITHIN 45 DAYS OF THE FIRST MEETING OF THE CREDITORS MAY RESULT IN A DENIAL OF DISCHARGE IN HIS/HER CASE AND MAY RESULT IN A BAR FROM FILING FOR BANKRUPTCY PROTECTION AGAIN FOR AS MANY AS EIGHT YEARS.
- 5. CLIENT shall provide to the ATTORNEY all requested records and documents within 48 hours of such requests and will obtain written verification of authenticity of those records and documents as deemed necessary. CLIENT acknowledges that he/she is responsible for physically coming into possession of requested records and documents and does so at his/her own expense, if any.
- 6. ATTORNEY will actively negotiate with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 U.S.C §522(f)(2)(A) for avoidance of liens on household goods; and prepare and file all required documents and schedules in accordance with the Bankruptcy Code and local rules of the Federal District Court. The above disclosed fee DOES NOT INCLUDE representation of the CLIENT in any dischargeability actions, judicial lien avoidance, relief from stay actions or any other adversary proceeding.
- 7. CLIENT will inform THE FIRM of any changes to the CLIENT's address or telephone or e-mail address with the understanding that failure to do so may constitute failure under this contract.
- 8. CLIENT agrees to inform THE FIRM of any difficulties CLIENT may have in complying with the Retainer Agreement and that this Retainer Agreement may not be altered, changed or amended without mutual agreement and approval by THE FIRM in writing.
- 9. CLIENT has the right to terminate employment of THE FIRM at any time but such termination will not alter any rights or duties under the Retainer Agreement and such termination does not reduce the amount owed to THE FIRM or constitute grounds for any refund of monies paid except by agreement in writing.
- 10. CLIENT understands that any default under paragraphs 1, 2, 5, 7 and 8 OR should the CLIENT fail to fully cooperate with THE FIRM, or fail to provide accurate and complete information to THE FIRM or any Trustee, Judge, creditor or other claimant or any other entity at any time during THE FIRM's representation of CLIENT either before or after the filing of the petition in bankruptcy, such default or failure may result in the withdrawal by THE FIRM but such withdrawal will not alter any of the CLIENT's obligations under this Retainer Agreement and such withdrawal does not reduce the amount owing to THE FIRM except by agreement in writing and does not entitle the CLIENT to any refund of any fees and costs paid for such services.
- 11. CLIENT understands that from time to time an attorney from THE FIRM may be unavailable to appear in court or at other proceedings on CLIENT's behalf and hereby agrees that another attorney may be designated by THE FIRM to substitute for one of THE FIRM's attorney at such court or other proceeding.
- 12. REFUND OF MONIES PAID. All monies paid to the ATTORNEY become the property of THE FIRM and are not subject to refund upon demand. No refunds will be made under any circumstances after 120 days from the date of this Retainer Agreement. If a request for refund is made within 120 days of the date of this Retainer Agreement, all refunds, if any, will be reduced for services rendered and costs advanced to date, including but not limited to a minimum Fifty-Dollars (\$50.00) per calendar-month file maintenance and security fee.
- 13. Any provision of this Retainer Agreement which may be adjudicated to be unlawful or invalid by a court of law or becomes unlawful or invalid by operation of law or legislation, shall thereafter become null and void, but all other provisions of this Retainer Agreement shall continue in full force and effect.
- 14. CLIENT agrees that CLIENT is responsible for all costs of collection, including all court costs and reasonable attorney fees incurred by THE FIRM in the collection of any sums due hereunder.

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- 15. The PETITION IN BANKRUPTCY filed on Dendit Mediabove Plane and Refo Signed Care NT(S)/DEBTOR(S) is incorporated into this document by reference.
- 16. POST-DISCHARGE LEGAL ADVICE AND ASSISTANCE. Derrick B. Hager, P.C., THE FIRM, is available to CLIENTS for future legal needs and concerns and/or referrals to colleagues with expertise in a particular area of law. By signing this retainer agreement CLIENT acknowledges and accepts that once their bankruptcy case is discharged, <u>future requests for legal advice or assistance will be billed at \$300.00 per hour with a minimum of one-quarter hour per incident / phone call / return phone call; or actual time spent, whichever is greater. In person appointments will be billed for actual time spent with a minimum of one-half hour, whichever is greater.</u>
- 17. The undersigned have voluntarily entered into this Retainer Agreement, consisting of three (3) pages (including the signature page) and by the undersigned's signature(s) below agree to all the obligations, rights and duties herein.

Agreed and Signed:

Attorney, Derrick B. Hager

Attorney, Derrick B. Hager

Client Signature (debtor)

Client Signature (co-debtor)

Client Name Printed (co-debtor)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Rankruntcy Court

		Northern District of Illinois	11 t		
In re	John W Warricks, Jr.		Case No.		
		Debtor(s)	Chapter		
		OF NOTICE TO CONSUM 2(b) OF THE BANKRUPTO Certification of Debtor re received and read the attached no	CY CODE	,	ruptcy
Code.					
John	W Warricks, Jr.	${ m X}$ /s/ John W War	ricks, Jr.	December 15,	2014
Printe	d Name(s) of Debtor(s)	Signature of De	btor	Date	
Case I	No. (if known)	X			
		Signature of Joi	nt Debtor (if any)	Date	
		C	` ',		

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	John W Warricks, Jr.		Case No.	
		Debtor(s)	Chapter	7
		OF NOTICE TO CONSUM 2(b) OF THE BANKRUPTO		(S)
	I (We), the debtor(s), affirm that I (we) have	Certification of Debtor	ice, as required b	y § 342(b) of the Bankruptcy
Code.			•	
John \	W Warricks, Jr.	X		December 15, 2014
Printe	d Name(s) of Debtor(s)	Signature of Deb	otor	Date
Case N	No. (if known)	X		
		Signature of Join	t Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	John W Warricks, Jr.		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR M.	ATRIX	
		Number of 6	Creditors:	19
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credito	ors is true and con	rrect to the best of my
Date:	December 15, 2014	/s/ John W Warricks, Jr. John W Warricks, Jr. Signature of Debtor		

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United States Bankruptcy Court Northern District of Illinois

		Northern District of	IIIIIOIS	
In re	John W Warricks, Jr.		Case No.	
		Debtor(s)	Chapter	7
	,	VERIFICATION OF CRED	ITOR MATRIX	
-		Nı	umber of Creditors: _	19
	The above-named Debtor (our) knowledge.	r(s) hereby verifies that the list	of creditors is true and	l correct to the best of my
Date:	December 15, 2014	John W Warricks, Ju Signature of Debtor	and the second	

Atg Credit 1700 W Cortland St Ste 2 Chicago, IL 60622

Central DuPage Emergency PHYS PO Box 366 Hinsdale, IL 60522

Central DuPage Hospital 25 N. Winfield Rd. Winfield, IL 60190

Dynia & Associates LLC 4849 N. Milwaukee Ave., Ste. 801 Chicago, IL 60630

Financial Corporation of America P.O. Box 203500 Austin, TX 78720-3500

Healthcare Recovery Solutions 1515 190th St. ste 350 Gardena, CA 90248-4910

Illinois Department of Revenue PO Box 9001 Springfield, IL 62794-9001

Illinois Depeartment of Transportat Safety Responsibility Section 3215 Executive Park Dr. Springfield, IL 62766

Illinois Dept of Employment Securit PO Box 19286 Springfield, IL 62794

In Patient Consultants of IL PO Box 92934 Los Angeles, CA 90009-2934

Internal Revenue Service (1/1/11) PO Box 7346 Philadelphia, PA 19101-7346

James Bernicky, Esq. 608 S. Washington St. Suite 207 Naperville, IL 60540

Liberty Mutal Insurance Co. c/o Abrams & Abrams, P.C. 180 W. Washington St. Ste. 910 Chicago, IL 60602

Lifetime Fitness 455 Scott Dr. Bloomingdale, IL 60108

Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606

North Eastern Asset Recovery, Inc. PO Box 209 Thornwood, NY 10594-0209

Raymond A. Conta, P.C. 37 Saw Mill River Rd. Hawthorne, NY 10532

West Central Anesthesiology Group 8386 Solutions Center Chicago, IL 60677-8003

Winfield Radiology Consultants 25 N. Winfield Rd. Winfield, IL 60190